GOVERNMENT OF INDIA
LABOUR AND EMPLOYMENT
LOK SABHA

UNSTARRED QUESTION NO:94
ANSWERED ON:17.07.2017
Health Insurance Schemes for Workers
Parthipan Shri R.

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

(a)whether the Government has any health insurance schemes for unorganized workers including migrant workers in the country;
(b)if so, the details thereof;
(c)whether the Government has any social security portfolio/schemes for migrant labourers in the country;
(d)if so, the details thereof;
(e)whether State Governments have their own policies in this regard; and
(f)if so, the details thereof?

Answer

MINISTER OF STATE (IC) FOR LABOUR AND EMPLOYMENT
(SHRI BANDARU DATTATREYA)

(a) & (b): The Rashtriya Swasthya Bima Yojana (RSBY) is a centrally sponsored scheme to provide health insurance coverage to Below Poverty Line (BPL) families and 11 occupational categories of Unorganized Workers (MGNREGA Workers, Construction Workers, Domestic workers, Sanitation Workers, Mine Workers, licensed Railway Porters, Street Vendors, Beedi Workers, Rickshaw Pullers, Rag Pickers and Auto/Taxi drivers), which include migrant workers. Each family enrolled in the scheme is entitled to hospitalization benefits of upto Rs. 30,000 per annum including maternity benefits on a family floater basis (a unit of five) in government empanelled hospitals (includes both private and public).
Contd..2/-

(c) & (d): In order to provide social security benefits to the workers in the unorganised sector including migrant workers, the Government has enacted the Unorganised Workers' Social Security Act, 2008. The 2008 Act stipulates formulation of suitable welfare schemes for unorganised workers including migrant workers on matters relating to: (i) life and disability cover, (ii) health and maternity benefits, (iii) old age protection and (iv) any other benefit as may be determined by the Central Government through the National Social Security Board. The welfare schemes to provide social security to unorganised workers including migrant workers being implemented by various ministries/departments of Government of India across the country are listed in Schedule I of this Act as mentioned below:-

i. Indira Gandhi National Old Age Pension Scheme (Ministry of Rural Development);
ii. National Family Benefit Scheme (Ministry of Rural Development);
iii. Janani Suraksha Yojana (Ministry of Health and Family Welfare);
iv. Handloom Weavers' Comprehensive Welfare Scheme (Ministry of Textiles);
v. Handicraft Artisans' Comprehensive Welfare Scheme (Ministry of Textiles);
vi. Pension to Master Craft Persons (Ministry of Textiles);
vii. National Scheme for Welfare of Fishermen and Training and Extension (Department of Animal Husbandry, Dairying & Fisheries);
viii. Aam Aadmi Bima Yojana (Ministry of Labour and Employment); and
ix. Rashtriya Swasthya Bima Yojana (Ministry of Health and Family Welfare).

Further, the Central Government has also launched the Atal Pension Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana for all citizens especially targeting unorganised workers to provide them comprehensive social security.
Contd..3/-

(e) & (f): The Unorganised Workers' Social Security Act, 2008 stipulates that the State Government may formulate and notify, from time to time, suitable welfare schemes for unorganised workers, including schemes relating to (a) provident fund; (b) employment injury benefit; (c) housing; (d) educational schemes for children; (e) skill upgradation of workers; (f) funeral assistance; and (g) old age homes. The details of the welfare schemes formulated by the States/UTs are not centrally maintained.

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